

Terms and Conditions of AIA Club Alta

1. AIA Club Alta membership programme

- 1.1 AIA Club Alta (“**Programme**”) is a privilege membership programme offered and managed by AIA Hong Kong & Macau (a member of the AIA group of companies), providing benefits and privileges to its members.
- 1.2 The Programme (and the provision of Privileges thereunder) is governed by the terms and conditions herein (the “**Terms and Conditions**”).
- 1.3 AIA Hong Kong & Macau has absolute discretion to amend these Terms and Conditions at any time without prior notice.
- 1.4 By participating in the Programme or by using, or accessing to, any of the Privileges, you will be deemed to have read, understood and agreed to be bound by the Terms and Conditions.

2. Definitions and Interpretations

- 2.1 In these Terms and Conditions, unless the context otherwise requires, the headings are inserted for convenience only and shall not affect the construction of these Terms and Conditions.
- 2.2 The following expressions have the following meanings:

AIA Club Alta members, you	refers to the individual members of the Programme
AIA Club Alta website	refers to the website of the Programme at “ www.aia.com.hk/en/aia-alta ”
AIA Hong Kong & Macau, we, us	refers to AIA International Limited (Hong Kong and Macau Branches)
Membership year	refers to the 12-month period starting from the commencement of AIA Club Alta membership, or otherwise notified to the AIA Club Alta members by AIA Hong Kong & Macau
Membership Tiers	refers to the tiers of AIA Club Alta membership, each with different entitlements to the Privileges as determined by AIA Hong Kong & Macau from time to time
Partner(s)	refers to any person, company, entity, firm or corporation which provides products, services or other benefits as

	Privileges under the Programme, and is an independent third party of AIA Hong Kong & Macau (if applicable)
Policyholder	refers to the natural person who maintains insurance policy(ies) issued by AIA Hong Kong & Macau
Privilege	refers to discounts, offers, and/or benefits provided to AIA Club Alta members under the Programme
Renewed Membership Year	refers to the 12-month period following the expiry of the Membership Year during which the membership is renewed under Clauses 5.4 and 5.5

2.3 In these Terms and Conditions, words importing the singular include the plural and vice versa, unless the context otherwise requires.

3. Eligibility of AIA Club Alta Membership

3.1 The Programme is available to the Policyholders of:

- (i) Eligible Policy(ies) with the minimum Aggregate Annualized Premium of US\$100,000; and
- (ii) new Eligible Policy(ies) issued in the past 3 years with the minimum Aggregate Annualized Premium of US\$10,000.

3.2 “**Eligible Policy(ies)**” refers to the individual life insurance policy(ies) issued by AIA Hong Kong & Macau, which:

- (i) is/are effective after the cooling-off period; and
- (ii) excludes:
 - a) investment-linked assurance schemes (ILAS) policies issued after 31 August 2023; and
 - b) general insurance policies.

3.3 “**Aggregate Annualized Premium**” refers to the aggregate sum of the annualized premium of all the Eligible Policies and shall be expressed in United States dollars. The % amount of premium paid for each Eligible Policy used for calculating the Aggregate Annualized Premium shall be as follows:

- (i) 10% for the single premium; or
- (ii) 100% for the annual premium.

3.4 AIA Hong Kong & Macau has absolute discretion to determine a Policyholder’s eligibility for the Programme, and impose additional eligibility criteria from time to time.

- 3.5 AIA Hong Kong & Macau has absolute discretion to allow the Policyholders who do not meet the eligibility requirements to become AIA Club Alta members. For such discretionary memberships granted, AIA Hong Kong & Macau has absolute discretion to:
- (i) terminate or suspend the membership at any time without cause; and
 - (ii) modify, limit, and/or withdraw any or all of the Privileges that would otherwise be entitled to under the Programme.
- 3.6 The membership of AIA Club Alta is valid for a period of 12 months, and shall commence from the first calendar day of the month following the fulfilment of the requirements for the relevant Membership Tier of the Programme, provided that 40 days have elapsed since the policy issue date of the latest Eligible Policy. If this 40-day period is not met, the membership commencement date will be deferred to the earliest first calendar day of a subsequent month when the 40-day period is satisfied. Please refer to the communications to the AIA Club Alta members for the membership validity period.
- 3.7 Each Policyholder is entitled to only one AIA Club Alta membership, regardless of the number of policies maintained by him or her.

4. Benefits of the Programme

- 4.1 Unless otherwise specified, only AIA Club Alta members are entitled to use, and/or access to, the Privileges as determined by AIA Hong Kong & Macau from time to time upon becoming members pursuant to Clause 3.6. Privileges are for personal use only, and must not be used for commercial or any other purposes.
- 4.2 The Privileges may be subject to terms and conditions imposed by the Partners. Please refer to the AIA Club Alta website and/or the communications to the AIA Club Alta members for details.
- 4.3 The use of and/or access to certain Privileges may require fees, which may be payable directly to the Partner or to AIA Hong Kong & Macau. Please refer to the AIA Club Alta website and/or the communications to the AIA Club Alta members for details of the fees.
- 4.4 Unless otherwise specified, the Privileges are provided by the Partners, who are independent third-parties. AIA Hong Kong & Macau shall not be responsible for the nature, availability, quantity, and quality of the Privileges, nor for any solicitation efforts by those Partners.
- 4.5 AIA Hong Kong & Macau makes no representations or warranties, express or implied, with respect to any Privileges. AIA Hong Kong & Macau shall not be liable for any loss, liability, injury, claim or damage suffered or incurred by the AIA Club Alta members arising from or relating to the Privileges and/or the Programme.
- 4.6 Any dispute relating to the Privileges provided by our Partners must be resolved directly with the relevant Partners.

- 4.7 By using and/or accessing any of the Privileges, you are deemed to have read, understood, and agreed that your name, address and certain other personal data may be shared with our Partners.
- 4.8 AIA Hong Kong & Macau has the absolute right to exclude any AIA Club Alta member, who violates these Terms and Conditions or the terms and conditions of the Privileges, or makes false representation or statement, or violates applicable laws or regulations, to use or access the Privileges.
- 4.9 You may opt out of receiving the communications of the Programme by notifying AIA Hong Kong & Macau. However, after opting out, you will not be notified about any updates of your membership, the Programme and/or any Privileges.

5. Membership Tier, Upgrade, Renewal and Downgrade

- 5.1 The Programme has three (3) Membership Tiers:
- (i) Solar Tier;
 - (ii) Luna Tier; and
 - (iii) Stellar Tier.
- 5.2 Each Membership Tier has specific requirements for the amount of Aggregate Annualized Premium as may be imposed and revised by the Company from time to time.
- 5.3 If the requirements for the higher Membership Tier are met, your Membership Tier will be upgraded and the Membership Year will reset. The new Membership Year will be a 12-month period starting from the first calendar day of the month subsequent to the date on which the requirements for the higher Membership Tier are met ("**New Membership Year**"). All the Privileges from the lower tier will be forfeited on the first date of the New Membership Year without prior notice. The Privileges for the upgraded tier will apply for the New Membership Year.
- 5.4 If an AIA Alta Club member meets the requirements for his/her current Membership Tier as of the last date of the Membership Year, his/her membership will be renewed at the same tier for an additional 12-months period upon the expiry of the Membership Year. All the privileges entitled before the renewal of his/her membership will be forfeited on the first date of the Renewed Membership Year without prior notice.
- 5.5 If an AIA Alta Club member does not meet the requirements for his/her current Membership Tier but qualifies for a lower tier as of the last date of the Membership Year, his/her membership will be downgraded to the lower tier and renewed for an additional 12-month period upon the expiry of the Membership Year. All the privileges entitled in the higher tier before the renewal of his/her membership will be forfeited on the first date of the Renewed Membership Year without prior notice.

6. Changes to the Programme, Partners, and Privileges

- 6.1 AIA Hong Kong & Macau shall have the sole discretion to, at any time:

- (i) change the structure, rules, procedures, and/or conditions of the Programme (including the Membership Tiers and eligibility requirement(s) for each Membership Tier);
- (ii) change, suspend, or terminate any Privilege, including the availability, scope, redemption requirements and method, details, and terms and conditions of the Privileges as imposed by our Partners and/or us;
- (iii) withdraw and/or change any Partner; and
- (iv) suspend or terminate the Programme with notice.

In the event of any dispute concerning the Programme and/or any Privilege, AIA Hong Kong & Macau reserves the right to make the final decision.

6.2 AIA Hong Kong & Macau shall not be liable for any liability, loss or damage resulting from or in connection with any act as set out in Clause 6.1 above.

6.3 Any revised version of these Terms and Conditions shall be effective as at the date of publication on the AIA Club Alta website. Your continuous participation in the Programme, and/or use of and/or access to any Privileges will be deemed as your unequivocal acceptance of any amendment to these Terms and Conditions.

6.4 If you are not satisfied with any changes to the Programme, you may terminate your membership under Clause 7 (Termination of membership) of these Terms and Conditions.

7. Termination of Membership

7.1 The AIA Club Alta membership shall be automatically and immediately terminated:

- (i) if the AIA Club Alta member fails to meet the requirements for all the Membership tiers on the last date of the Membership Year;
- (ii) in the event of the death of the AIA Club Alta member; or
- (iii) if all Eligible Policies maintained by the AIA Club Alta member are terminated and/or lapsed.

7.2 AIA Club Alta members may terminate the membership in writing by email to clubalta@aia.com. The membership will be terminated within 30 days upon our receipt of the termination notice.

7.3 AIA Hong Kong & Macau reserves the right to terminate or suspend the membership of any AIA Club Alta member forthwith for any of the following reasons:

- (i) any violation of:
 - (a) these Terms and Conditions; or
 - (b) any terms and conditions as imposed by the Partners and/or AIA Hong Kong & Macau in relation to the Privileges;
- (ii) any dishonest, fraudulent, improper or illegal act on the part of the AIA Club Alta member;
- (iii) any act on the part of the AIA Club Alta member that may adversely affect the interests of AIA Hong Kong & Macau; or
- (iv) if we have reasonable belief that the AIA Club Alta member is abusing or misusing any of the Privileges.

- 7.4 Upon termination of the AIA Club Alta membership, all entitlements to the Privileges under the Programme will immediately cease, and any unused Privileges will be forfeited without prior notice.

8. Miscellaneous

- 8.1 Any notice or other material shall be deemed to have been given by us if it is uploaded to AIA Club Alta website or if it is sent to your email or correspondence address (as the case may be) last notified to us by the AIA Club Alta member. Please notify us in the event of any changes of your contact details.
- 8.2 Under no circumstances, including as a result of its negligent acts or omissions or those of its officers, employees, directors, agents, advisers, contractors, partners or other persons for whom in law it may be liable, shall AIA Hong Kong & Macau be liable for any loss or damage of any nature which you may sustain as a result of participation or engagement in AIA Club Alta programme.
- 8.3 All liability of AIA Hong Kong & Macau and/or the Partners and their respective officers, employees, directors, agents, advisers and/or contractors for any loss, damage, claim or expense (including but not limited to indirect, incidental, special, punitive or consequential liability, economic loss, loss of profits and loss of opportunity) you may incur or suffer that arises directly or indirectly out of these Terms and Conditions (regardless of whether we have any control over circumstances giving rise to the claim or not), including termination or suspension of your AIA Club Alta membership, termination of the Programme and/or termination of any Privileges, is hereby excluded to the maximum extent permitted by law. AIA Hong Kong & Macau and/or the Partners and their respective officers, employees, directors, agents, advisers and/or contractors disclaim all warranties, express or implied, in connection with the Programme and the Privileges.
- 8.4 To the fullest extent permitted by law, AIA Hong Kong & Macau disclaims all express or implied warranties including warranties of availability, price, satisfactory quality, merchantability and fitness for a particular purpose. AIA Hong Kong & Macau shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with:
- (i) the Programme;
 - (ii) any information, software, products, services, benefits or content obtained by you through the Programme; or
 - (iii) your dealings with the Partners under the Programme.
- 8.5 AIA Hong Kong & Macau shall not be liable for any disruption to the Programme or any delay to or inability to provide any of the Privileges caused by circumstances beyond the control of AIA Hong Kong & Macau including, but not limited to, failure of any service provider or other third party, merchant closure, strikes or industrial disputes, acts of God, flood, weather, natural disaster, unavailability, war, hostilities (whether war be declared or not) terrorism, rebellion, revolution, insurrection, military or usurped power or confiscation or civil disturbance.

- 8.6 Any third-party links (including those of Partners) provided by us on any of our websites, communication channels and social media are provided for your convenience. Their inclusion does not imply any approval or endorsement by us. We have no control over the content of those websites and accept no responsibility or liability in respect of them.
- 8.7 AIA Hong Kong & Macau is not liable for any submission delay, loss of information, error in transmitting information, unrecognizable or damaged information that may be caused by any computer, internet network, telephone, and technical problems or any other causes beyond the control of AIA Hong Kong & Macau, and the AIA Alta Club members may not raise any objection.
- 8.8 You must evaluate and bear all risks associated with the use of the content downloaded and acquired through the websites of AIA Hong Kong & Macau, the Partners and any third party. AIA Hong Kong & Macau shall not be liable for any damage or loss of any kind directly or indirectly arising from or in connection with your use, or inability to access, the websites of AIA Hong Kong & Macau, the Partners and any third party and/or use any related contents or documents. Please note that the materials on any of our websites, applications, communication channels and social media, including all text, photographs, images, illustrations, graphics, audio, video and audio-video clips, is provided by way of general information only. Whilst we (including our holding company, subsidiaries and/or the subsidiaries of our holding company and any joint venture partners or affiliates) endeavour to ensure that the contents of the material are accurate, errors or omissions may occur and we do not accept any liability in respect of them.
- 8.9 AIA Hong Kong & Macau is not liable for any financial or tax consequences that may arise from your use of and/or access to the Privileges and/or participation in the Programme.
- 8.10 No failure or delay by AIA Hong Kong & Macau in exercising any or enforcing any right, power or privilege shall impair the same or operate as a waiver of the same nor shall any single or partial exercise of any right, power or privilege preclude any further exercise of the same or the exercise of any other right, power or privilege.
- 8.11 These Terms and Conditions shall be construed and governed by the laws of Hong Kong. By joining the Programme, you agree to submit to the exclusive jurisdiction of the Hong Kong courts.
- 8.12 In the event of inconsistencies between the terms and conditions in the English and Chinese versions, the English version shall prevail.

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